

**IN THE CLAIMS**

Please amend the claims as follows:

a1 38. (Amended) The system of claim 20 [or 26] wherein said hand held device comprises a hand held device configured with an optical scanner that permits a user of said hand held device to capture holographic-based data containing data representative of at least one negotiable economic credit therein, and thereafter store said data in said database within said hand held device.

**REMARKS**

Claim 38 has been amended. Claim 38 referred in error to claims 20 or 26. Claim 38 has been amended to delete reference to claim 26 and now refers only to claim 20. Amendments to the claims are submitted to more accurately characterize Applicants' invention. These amendments are not believed to constitute new matter, and approval of the amendments herein is respectfully requested. It is believed that no fee is due for presentation of this amendment.

Respectfully submitted,

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